

1. A method for job-based budget management of a business, the method comprising:
 - providing a plurality of virtual spending accounts with virtual balances;
 - maintaining a user-defined numerical spending limit for each of the plurality of virtual spending accounts;
 - allocating at least one transaction to an appropriate virtual spending account selected from the plurality of virtual spending accounts; and
 - automatically adjusting the virtual balances of said spending accounts according to the allocated transaction.

2. The method of claim 1 wherein said transaction is automatically synchronized with at least one actual account.

3. The method of claim 1 wherein said virtual spending accounts are displayed in a graphical format.

4. The method of claim 1 wherein said method is performed using wireless communication.

5. The method of claim 1 wherein said transaction is transmitted both on-line and off-line.

6. The method of claim 1 further comprising providing for the submission of invoices

7. The method of claim 1 further comprising providing for the submission of purchase orders.

5 8. The method of claim 1 further comprising providing for the submission of time sheets.

9. The method of claim 1 further comprising processing a payroll.

10 10. The method of claim 1 further comprising automatically creating a virtual job account upon approval of a job quote.

11. The method of claim 1 further comprising automatically paying said transaction on-line.

12. A job-based method for managing business resources, said method comprising:

5 providing a plurality of virtual accounts overlaid on at least one actual account, said virtual accounts comprising job accounts and allocation accounts each having individual virtual balances;

10 maintaining a fixed numerical amount for each of the plurality of virtual accounts, said numerical amount being fixed relative to said virtual balances;

15 allocating at least one transaction in real time to an appropriate virtual account among said virtual accounts; and automatically updating the appropriate actual accounts to reflect said transaction.

13. The method of claim 12 wherein said method is performed using wireless communication.

14. The method of claim 12 further comprising providing for the submission of invoices.

20 15. The method of claim 12 further comprising providing for the submission of purchase orders.

16. The method of claim 12 further comprising providing for the submission of time sheets.

17. The method of claim 12 further comprising processing a payroll.

18. The method of claim 12 further comprising automatically creating a virtual job account upon approval of a job quote.

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19. The method of claim 12 further comprising automatically paying said transaction on-line.

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20. A method comprising steps for:
providing a real time record of at least one actual financial account;

providing for the setup of at least one virtual job account overlaid on at least one actual account;

providing for the setup of a plurality of virtual allocation accounts within said virtual job account;

5 maintaining user-defined measures to represent user-defined budget limits for said virtual accounts;

accepting data from a wireless device, said data representing at least one financial transaction pertaining to said job account;

allocating funds from said financial transaction among the virtual accounts;

10 providing a visual display for said job account for comparison between funds spent and said budget limits; and

updating at least one of said actual accounts to reflect said financial transaction.

15 21. The method of claim 20 wherein said method is performed by an Internet-enabled cell phone.

22. The method of claim 20 wherein said allocating is performed by a personal digital assistant.

20 23. A computer-implemented method comprising:

displaying a plurality of virtual accounts, said virtual accounts comprising job accounts and allocation accounts each having individual virtual balances;

displaying a budget limit for each of the plurality of virtual accounts;

allocating 5 a transaction in real time to a virtual account in response to the receipt of a user's selection from among the plurality of virtual accounts;

automatically updating said virtual balances to reflect the allocated transaction; and

10 updating an actual account to reflect said transaction.

24. The method of claim 23 wherein said virtual accounts are displayed in a graphical format.

15 25. The method of claim 23 wherein said method is performed by a wireless device.

20 26. The method of claim 23 further comprising providing for the submission of purchase orders.

27. The method of claim 23 further comprising providing for the submission of time sheets.

28. The method of claim 23 further comprising processing a payroll.

29. The method of claim 23 further comprising automatically creating a virtual job account upon approval of a job quote.

30. The method of claim 23 further comprising automatically paying said

5 transaction on-line.

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31. A computer-implemented method for budget management of a business, the method comprising steps for:

storing a real time record of at least one actual financial account;
receiving the setup of a plurality of virtual accounts, said virtual accounts comprising job accounts and allocation accounts each having individual virtual balances;
displaying a user-defined limit for each of said virtual accounts to represent an amount of budgeted funds;
accepting data representing a financial transaction pertaining to one of said virtual job accounts;
allocating, in response to a user's selection, funds from said transaction to at least one virtual account;
displaying, for each virtual account, a comparison between said limit and an amount of funds spent; and
updating, using a wireless protocol, an actual account to reflect said transaction.

32. The method of claim 31 wherein said method is performed by a personal digital assistant.

33. The method of claim 31 further comprising automatically creating a virtual job account upon approval of a job quote.

34. A method comprising:
specifying a plurality of virtual job accounts each having individual virtual
balances;
selecting a spending limit for each of the plurality of virtual job accounts;
5 inputting at least one transaction related to at least one of said virtual job
accounts;
specifying, on a mobile computing device, how said transaction is to be
allocated among said virtual job accounts; and
viewing a comparison between the spending limits of the job accounts and
the virtual balances of said job accounts.

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35. The method of claim 34 wherein said transaction may be automatically
synchronized with an actual account.

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36. The method of claim 34 wherein said virtual job accounts are displayable in a
graphical format.

37. The method of claim 34 wherein said method is performed by a wireless
device.

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38. The method of claim 34 further comprising automatically creating a job
account when a job quote is approved.

39. The method of claim 34 further comprising automatically paying transactions on-line.

40. The method of claim 34 wherein said transaction is a labor transaction.

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41. A computer data signal, embodied in a transmission medium such as a carrier wave, comprising instructions for:

providing a plurality of virtual spending accounts with virtual balances;
maintaining a user-defined numerical spending limit for each of the plurality
5 of virtual spending accounts;
allocating at least one transaction to an appropriate virtual spending account
selected from the plurality of virtual spending accounts; and
automatically adjusting the virtual balances of said spending accounts
according to the allocated transaction.

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42. The method of claim 41 wherein said transaction is automatically
synchronized with at least one actual account.

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43. The method of claim 41 wherein said virtual spending accounts are displayed
in a graphical format.

44. The method of claim 41 wherein said method is performed using wireless
communication.

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45. The method of claim 41 wherein said transaction is transmitted both on-line
and off-line.

46. The method of claim 41 further comprising providing for the submission of
invoices.

47. The method of claim 41 further comprising providing for the submission of purchase orders.

48. The method of claim 41 further comprising providing for the submission of
5 time sheets.

49. The method of claim 41 further comprising processing a payroll.

50. The method of claim 41 further comprising automatically creating a virtual
10 job account upon approval of a job quote.

51. The method of claim 41 further comprising automatically paying said
transaction on-line.

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52. A system comprising:
a plurality of networked computer-type devices;

a user interface for entering transactions into one of said computer-type devices;

a data structure comprising a dual layer of virtual accounts defined by a user via said interface;

5 a storage device, housed in one of said computer-type devices, wherein said data structure resides;

an application program, residing in one of said computer-type devices, that allocates user-inputted transactions to appropriate virtual accounts among said virtual accounts; and

10 a viewing device, connected to one of said computer-type devices, that allows a user to view a representation of a comparison of a numerical balance of one of said virtual accounts with a user-designated numerical limit for the corresponding virtual account.

15 53. The system of claim 52 wherein said dual layer of virtual accounts comprises job accounts and allocation accounts.

20 54. The system of claim 52 wherein said transactions may be automatically synchronized with at least one actual account.

55. The system of claim 52 wherein at least one of said computer-type devices is a wireless device.

56. The system of claim 52 further comprising means for automatically creating a virtual job account when a job quote is approved.

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5 57. A computer-readable medium comprising instructions for:
 representing a plurality of virtual accounts overlaid on at least one actual
 account, said virtual accounts comprising job accounts and allocation
 accounts each having individual virtual balances;
 maintaining a fixed numerical amount for each of the plurality of virtual
 accounts, said numerical amount being fixed relative to said virtual
 balances;
 allocating at least one transaction in real time to an appropriate virtual
 account among said virtual accounts; and
 updating the appropriate actual accounts to reflect said transaction.

10 58. The computer-readable medium of claim 57 wherein said instructions are
 transmitted in part by wireless communication.

15 59. The computer-readable medium of claim 57 further comprising instructions
 for the submission of invoices.

20 60. The computer-readable medium of claim 57 further comprising instructions
 for the submission of purchase orders.

61. The computer-readable medium of claim 57 further comprising instructions
 for the submission of time sheets.

62. The computer-readable medium of claim 57 further comprising instructions for the processing of a payroll.

5 63. The computer-readable medium of claim 57 further comprising instructions for automatically creating a virtual job account upon approval of a job quote.

64. The computer-readable medium of claim 57 further comprising instructions for automatically paying said transaction on-line.

10 65. The computer-readable medium of claim 57 wherein said computer-readable medium has a wireless connection to the Internet.

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